

## STANDARD MEDIGAP PLANS

### Section 9 Page 2

Following is a list of the 10 standard plans and benefits provided by each:

**Plan A** - (the basic policy) consist of these core benefits:

- Coverage for the Part A coinsurance amount (**\$228 per day in 2005**) for the 61st through the 90th day of hospitalization in each Medicare benefit period.
- Coverage for the Part A coinsurance amount (**\$456 per day in 2005**) for each of Medicare's 60 non-renewable lifetime hospital inpatient reserve days used.
- After all Medicare hospital benefits are exhausted. Coverage for 100% of the Medicare Part A eligible hospital expenses. Coverage is limited to a maximum of 365 days of additional inpatient hospital care during the policyholder's lifetime. This benefit is paid either at the rate Medicare pays hospitals under its Prospective Payment System or another appropriate standard of payment.
- Coverage under Medicare Parts A and B for the reasonable cost of the first three pints of blood or equivalent quantities of packed red blood cells per calendar year unless replaced in accordance with federal regulations.
- 20% of **Medicare-approved amount** after the deductible, except in the outpatient setting.

**Plan B** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$912 per benefit period in 2005**).

**Plan C** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$912 per benefit period in 2005**)
- Coverage for the skilled nursing facility care coinsurance amount (**\$114.00 per day for 21 through 100 per benefit period in 2005**).
- Coverage for the Medicare Part B deductible (\$110 per calendar year in **2005**).
- 80% coverage for medically necessary emergency care in a foreign country, after a \$250.00 deductible.

**Plan D** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$912 per benefit period in 2005**).
- Coverage for the skilled nursing facility care coinsurance amount (**\$114.00 per day for 21 through 100 per benefit period in 2005**).
- 80% coverage for medically necessary care in a foreign country after a \$250.00 deductible.
- Coverage for at-home recovery. The at-home recovery benefit pays up to \$1600 per year for short-term at-home assistance with activities of daily living (bathing, dressing personal hygiene, etc.) for those recovering from an illness, injury or surgery. There are various benefit requirements and limitations.

**Plan E** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$912 per benefit period in 2005**).
- Coverage for the skilled nursing facility care daily coinsurance amount (**\$114.00 per day for 21 through 100 per benefit period in 2005**).
- 80% coverage for medically necessary emergency care in a foreign country after a \$250.00 deductible.
- Coverage for preventive medical care. The preventive medical benefit pays up to \$120 per year for such things as a physical examination, flu shot, serum cholesterol screening, hearing test, diabetes screenings and thyroid function test.

**Plan F** - includes the core benefits plus: \*\*

- Coverage for the Medicare Part A inpatient hospital deductible (**\$912 per benefit period in 2005**).
- Coverage for the skilled nursing facility care daily coinsurance amount (**\$114.00 per day for 21 through 100 per benefit period in 2005**).
- Coverage for the Medicare Part B deductible. (**\$110 per calendar year in 2005**)
- 80% coverage for medically necessary emergency care in a foreign country.
- Coverage for 100% of Medicare Part B excess charges. \*

**Plan G** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$912 per benefit period in 2005**).
- Coverage for skilled nursing facility care daily coinsurance amount (**\$114.00 per day for 21 through 100 per benefit period in 2005**).
- Coverage for 80% of the Medicare Part B excess charges. \*
- 80% coverage for medically necessary emergency care in a foreign country.
- Coverage for at-home recovery. Pays up to \$1,600 per year for short-term, at home assistance with activities of daily living (like bathing, dressing, personal hygiene, etc.) for those recovering from an illness, injury, or surgery.

**Plan H** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$912 per benefit period in 2005**).
- Coverage for the skilled nursing facility care daily coinsurance amount (**\$114.00 per day for 21 through 100 per benefit period in 2005**).
- 80% coverage for medically necessary emergency care in a foreign country.
- Coverage for 50% of the cost of prescription drugs up to a maximum annual benefit of \$1,250 after the policyholder meets a \$250 per year deductible (this is called the "basic" prescription drug benefit).

**Plan I** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$912 per benefit period in 2005**).
- Coverage for the skilled nursing facility care daily coinsurance amount. (**\$114.00 per day for 21 through 100 per benefit period in 2005**).
- Coverage for 100% of Medicare Part B excess charges. \*
- Basic prescription drug coverage (see Plan H for description).
- Coverage for medically necessary emergency care in a foreign country.
- Coverage for at-home recovery. Pays up to \$1,600 per year for short-term, at home assistance with activities of daily living (like bathing, dressing, personal hygiene, etc.) for those recovering from an illness, injury, or surgery.
- Coverage for 50% of the cost of prescription drugs up to a maximum of \$1,250 per year after you meet a \$250 deductible per year (basic prescription drug benefit)

**Plan J** -includes the core benefits plus: \*\*

- Coverage for the Medicare Part A inpatient hospital deductible (**\$912 per benefit period in 2005**).
- Coverage for the skilled nursing facility daily coinsurance amount (**\$114.00 per day for 21 through 100 per benefit period in 2005**).
- Coverage for 100% for Medicare Part B excess charges. \*
- 80% coverage for medically necessary emergency care in a foreign country.
- Coverage for preventive medical care. The preventive medical care benefit pays up to \$120 per year for things like a physical examination, serum cholesterol screening, hearing test, diabetes screening, and thyroid function test.
- Coverage for at-home recovery. Pays up to \$1,600 per year for short-term, at home assistance with activities of daily living (like bathing, dressing, personal hygiene, etc.) for those recovering from an illness, injury, or surgery.
- Coverage for 50% of the prescription drugs up to a maximum annual benefit of \$3,000 after the policyholder meets a \$250 per year deductible (this is called the "extended" drug benefit).

\* These four plans pay a specified percentage of the difference between the Medicare approved amount for covered services and supplies and charge limitations established by the Medicare program or State Law.